

| <b>United States Bankruptcy Court</b>  |                          |   |                          |  |                              | <b>Voluntary Petition</b>   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
|--|--------------------------|---|--------------------------|--|------------------------------|---|--------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------|-----------------------|----------------|--------------|
| <b>Northern District of Illinois Eastern Division</b>  |                          |   |                          |  |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| Name of Debtor (if individual, enter Last, First, Middle):<br><div style="text-align: center; font-weight: bold; font-size: 1.2em;">Whitehorn, Winter Michelle</div>   |                          |   |                          | Name of Joint Debtor (Spouse) (Last, First, Middle):   |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):  |                          |   |                          | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *<br><div style="text-align: center; font-weight: bold;">***-**-3166</div>   |                          |   |                          | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *  |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| Street Address of Debtor (No. & Street, City, and State):<br><div style="display: flex; justify-content: space-between;"><div style="width: 80%;"><b>4626 Plymouth Ave</b><br/><b>Yorkville IL</b></div><div style="border: 1px solid black; padding: 2px; text-align: center; width: 15%; font-weight: bold;">60560</div></div>   |                          |   |                          | Street Address of Joint Debtor (No. & Street, City, and State):  |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| County of Residence or of the Principal Place of Business:<br><div style="text-align: center; font-weight: bold; font-size: 1.2em;">KENDALL</div>  |                          |   |                          | County of Residence or of the Principal Place of Business:   |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| Mailing Address of Debtor (if different from street address):  |                          |   |                          | Mailing Address of Joint Debtor (if different from street address):  |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| Location of Principal Assets of Business Debtor (if different from street address above):  |                          |   |                          |  |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| <b>Type of Debtor</b> (Form of Organization)<br>(Check one box)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form</i><br><br><input type="checkbox"/> Corporation (includes LLC & LLP)<br><br><input type="checkbox"/> Partnership<br><br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  |                          | <b>Nature of Business</b><br>(Check one box.)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C §101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other |                          | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)<br><div style="display: flex; justify-content: space-between;"><div><input checked="" type="checkbox"/> Chapter 7<br/><input type="checkbox"/> Chapter 9<br/><input type="checkbox"/> Chapter 11<br/><input type="checkbox"/> Chapter 12<br/><input type="checkbox"/> Chapter 13</div><div><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br/><br/><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</div></div>   |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| <b>Chapter 15 Debtors</b><br><br>Country of debtor's center of main interests: _____<br><br>Each country in which a foreign proceeding by, regarding, or against debtor is pending: _____  |                          | <b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).   |                          | <b>Nature of Debts</b> (Check one Box)<br><div style="display: flex; justify-content: space-between;"><div><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</div><div><input type="checkbox"/> Debts are primarily business debts.</div></div>   |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| <b>Filing Fee</b> (Check one box)<br><br><input checked="" type="checkbox"/> Filing Fee attached<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  |                          |   |                          | <b>Chapter 11 Debtors</b><br><b>Check one box</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)<br><br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever three years thereafter). _____<br><br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one of more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |                              |   |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |                          |   |                          |  |                              | <b>This space is for court use only</b><br><div style="font-size: 0.8em;">25.00</div> |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| <b>Estimated Number of Creditors</b><br><table style="width: 100%; text-align: center; font-size: 0.8em;"><tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>1-49</td><td>50-99</td><td>100-199</td><td>200-999</td><td>1,000-5,000</td><td>5,001-10,000</td><td>10,001-25,000</td><td>25,001-50,000</td><td>50,001-100,000</td><td>Over 100,000</td></tr></table>  |                          |   |                          |  |                              |   |                                | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1-49                   | 50-99                    | 100-199                     | 200-999                      | 1,000-5,000                   | 5,001-10,000                   | 10,001-25,000                | 25,001-50,000         | 50,001-100,000 | Over 100,000 |
| <input checked="" type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>     |   |                                | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| 1-49   | 50-99                    | 100-199   | 200-999                  | 1,000-5,000  | 5,001-10,000                 |   |                                | 10,001-25,000                       | 25,001-50,000            | 50,001-100,000           | Over 100,000             |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| <b>Estimated Assets</b><br><table style="width: 100%; text-align: center; font-size: 0.8em;"><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>\$0 to \$50,000</td><td>\$50,001 to \$100,000</td><td>\$100,001 to \$500,000</td><td>\$500,001 to \$1 million</td><td>\$1,000,001 to \$10 million</td><td>\$10,000,001 to \$50 million</td><td>\$50,000,001 to \$100 million</td><td>\$100,000,001 to \$500 million</td><td>\$500,000,001 to \$1 billion</td><td>More than \$1 billion</td></tr></table>      |                          |   |                          |  |                              | <input type="checkbox"/>  | <input type="checkbox"/>       | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000          | \$50,001 to \$100,000    | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion |                |              |
| <input type="checkbox"/>   | <input type="checkbox"/> | <input checked="" type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>     | <input type="checkbox"/>  | <input type="checkbox"/>       | <input type="checkbox"/>            | <input type="checkbox"/> |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| \$0 to \$50,000  | \$50,001 to \$100,000    | \$100,001 to \$500,000  | \$500,001 to \$1 million | \$1,000,001 to \$10 million  | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million   | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion        | More than \$1 billion    |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| <b>Estimated Liabilities</b><br><table style="width: 100%; text-align: center; font-size: 0.8em;"><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>\$0 to \$50,000</td><td>\$50,001 to \$100,000</td><td>\$100,001 to \$500,000</td><td>\$500,001 to \$1 million</td><td>\$1,000,001 to \$10 million</td><td>\$10,000,001 to \$50 million</td><td>\$50,000,001 to \$100 million</td><td>\$100,000,001 to \$500 million</td><td>\$500,000,001 to \$1 billion</td><td>More than \$1 billion</td></tr></table> |                          |   |                          |  |                              | <input type="checkbox"/>  | <input type="checkbox"/>       | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000          | \$50,001 to \$100,000    | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion |                |              |
| <input type="checkbox"/>   | <input type="checkbox"/> | <input checked="" type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/>     | <input type="checkbox"/>  | <input type="checkbox"/>       | <input type="checkbox"/>            | <input type="checkbox"/> |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |
| \$0 to \$50,000  | \$50,001 to \$100,000    | \$100,001 to \$500,000  | \$500,001 to \$1 million | \$1,000,001 to \$10 million  | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million   | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion        | More than \$1 billion    |                          |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                              |                       |                |              |

**Voluntary Petition**

This page must be completed and filed in every case)

**Name of Debtor(s)****Winter Michelle Whitehorn****All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet)**

Location Where Filed:

**None****None**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (if more than one, attach additional sheet)**

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b).

**/s/ Laura R. Caputo****Laura R. Caputo****Dated: 09/24/2015****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

☐ If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check the Applicable Box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of Landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. ( 11 U.S.C. § 362(1))

**Voluntary Petition**

This page must be completed and filed in every case.)

**Name of Joint Debtor(s)****Winter Michelle Whitehorn****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**/s/ Winter Michelle Whitehorn****Winter Michelle Whitehorn**

Dated: 09/24/2015

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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**(Signature of Foreign Representative)**

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**(Printed Name of Foreign Representative)****Signature of Attorney****/s/ Laura R. Caputo**

Signature of Attorney for Debtor(s)

**Laura R. Caputo**

Printed Name of Attorney for Debtor(s)

**GERACI LAW L.L.C.****55 E. Monroe St., #3400****Chicago, IL 60603****Phone: 312-332-1800****Date: 09/24/2015**

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

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**Signature of Authorized Individual**

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**Printed Name of Authorized Individual**

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**Title of Authorized Individual**

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**Date****Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Official Form 19B is attached.

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**Printed Name and title, if any, of Bankruptcy Petition Preparer**

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Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

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**Address**

---

**Date**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 09/24/2015

/s/ Winter Michelle Whitehorn

Winter Michelle Whitehorn

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

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☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

# UNITED STATES BANKRUPTCY COURT

In re **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

**Winter Michelle Whitehorn / Debtor**

Case No.  
Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | Attached<br>YES   NO | NO. OF<br>SHEETS | ASSETS                           | LIABILITIES                           | OTHER   |
|---|----------------------|------------------|----------------------------------|---------------------------------------|---------|
| SCHEDULE A - Real Property                                  | Yes                  | 1                | \$174,000                        | \$0                                   | \$0     |
| SCHEDULE B - Personal Property                              | Yes                  | 3                | \$35,143                         | \$0                                   | \$0     |
| SCHEDULE C - Property Claimed as Exempt                     | Yes                  | 1+               | \$0                              | \$0                                   | \$0     |
| SCHEDULE D - Creditors Holding Secured Claims               | Yes                  | 1+               | \$0                              | \$215,778                             | \$0     |
| SCHEDULE E - Creditors Holding Unsecured Priority Claims    | Yes                  | 2                | \$0                              | \$0                                   | \$0     |
| SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims | Yes                  | 1+               | \$0                              | \$28,543                              | \$0     |
| SCHEDULE G - Executory Contracts and Unexpired Leases       | Yes                  | 1                | \$0                              | \$0                                   | \$0     |
| SCHEDULE H - CoDebtors                                      | Yes                  | 1                | \$0                              | \$0                                   | \$0     |
| SCHEDULE I - Current Income of Individual Debtor(s)         | Yes                  | 1                | \$0                              | \$0                                   | \$3,191 |
| SCHEDULE J - Current Expenditures of Individual Debtor(s)   | Yes                  | 1                | \$0                              | \$0                                   | \$3,976 |
| <b>TOTALS</b>   |                      |                  | <b>\$209,143</b><br>TOTAL ASSETS | <b>\$244,321</b><br>TOTAL LIABILITIES |         |

B6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT

In re **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

**Winter Michelle Whitehorn / Debtor**

Case No.  
Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C § 159**

**Summarize the following types of liabilities, as reported in the Schedules, and total them**

| Type of Liability  | Amount        |
|--|---------------|
| Domestic Support Obligations (From Schedule E)   | \$0.00        |
| Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)   | \$0.00        |
| Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed) | \$0.00        |
| Student Loan Obligations (From Schedule F)   | \$0.00        |
| Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).                 | \$0.00        |
| Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)                           | \$0.00        |
| <b>TOTAL</b>   | <b>\$0.00</b> |

State the following:

|  |            |
|--|------------|
| Average Income (from Schedule I, Line 16)  | \$3,190.83 |
| Average Expenses (from Schedule J, Line 18)  | \$3,976.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14) | \$6,342.94 |

State the following:

|  |        |              |
|--|--------|--------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |        | \$215,777.98 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$0.00 |              |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column |        | \$0.00       |
| 4. Total from Schedule F   |        | \$28,543.00  |
| 5. Total of non-priority unsecured debt (sum of 1,3 and 4)                 |        | \$244,320.98 |

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property   | Nature of Debtor's Interest in Property | Husband Wife Joint Or Community | Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption | Amount of Secured Claim |
|--|---|---------------------------------|--|-------------------------|
| 4626 Plymouth Ave Yorkville, IL 60560<br>(Debtor's Residence)                | Fee Simple                              | H                               | \$174,000  | \$175,134               |
| Total Market Value of Real Property<br>(Report also on Summary of Schedules) |   |                                 | \$174,000.00   |                         |



## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as

"A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property  | H<br>W<br>J<br>C | Current Value of Debtor's Interest in Property, Without Deducting Any Secured |
|---|------------------|---|------------------|---|
| 01. Cash on Hand  | X                |   |                  |   |
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |                  | shares account with - 77th St Depot FCU<br>checking account with - Bank of America<br>shares account with - Chicago Patrolmens FCU<br>savings account with - Chicago Patrolmens FCU<br>checking account with - Fifth Third Bank |                  | \$0<br>\$1<br>\$1<br>\$10<br>\$200  |
| 03. Security Deposits with public utilities, telephone companies, landlords and others.   | X                |   |                  |   |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  |                  | Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.                                       |                  | \$1,500   |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X                |   |                  |   |
| 06. Wearing Apparel   | X                |   |                  |   |
| 07. Furs and jewelry.   | X                |   |                  |   |

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## SCHEDULE B - PERSONAL PROPERTY

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property               | H<br>W<br>J<br>C | Current Value of Debtor's Interest in Property, Without Deducting Any Secured |
|---|------------------|--|------------------|---|
| 08. Firearms and sports, photographic, and other hobby equipment.   | X                |  |                  |   |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |                  | Term Life Insurance - No Cash Surrender Value.     |                  | \$0   |
| 10. Annuities. Itemize and name each issuer.  | X                |  |                  |   |
| 11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). | X                |  |                  |   |
| 12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars   |                  | 401(k) w/ Employer/Former Employer - 100% Exempt.  |                  | \$2,451   |
|   |                  | Pension w/ Employer/Former Employer - 100% Exempt. |                  | \$5,980   |
| 13. Stocks and interests in incorporated and unincorporated businesses.   | X                |  |                  |   |
| 14. Interest in partnerships or joint ventures. Itemize. Itemize.   | X                |  |                  |   |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |  |                  |   |
| 16. Accounts receivable   | X                |  |                  |   |
| 17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled  | X                |  |                  |   |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.  | X                |  |                  |   |
| 19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |  |                  |   |
| 20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X                |  |                  |   |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.   | X                |  |                  |   |

**UNITED STATES BANKRUPTCY COURT**

**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**SCHEDULE B - PERSONAL PROPERTY**

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property  | H<br>W<br>J<br>C | Current Value of Debtor's Interest in Property, Without Deducting Any Secured |
|--|------------------|---|------------------|---|
| 22. Patents, copyrights and other intellectual property. Give particulars.   |                  | Trademark for Raven Renee, online clothing sale business. Owns domain name <a href="http://www.ravenrenee.com">http://www.ravenrenee.com</a> but has not created a website. |                  | \$0   |
| 23. Licenses, franchises and other general intangibles..   | X                |   |                  |   |
| 24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | X                |   |                  |   |
| 25. Autos, Truck, Trailers and other vehicles and accessories.   |                  | 2007 Chevrolet Impala   | H                | \$5,000   |
|  |                  | 2014 Dodge Challenger   | H                | \$20,000  |
| 26. Boats, motors and accessories.   | X                |   |                  |   |
| 27. Aircraft and accessories.  | X                |   |                  |   |
| 28. Office equipment, furnishings, and supplies.   | X                |   |                  |   |
| 29. Machinery, fixtures, equipment, and supplie used in business.  | X                |   |                  |   |
| 30. Inventory  | X                |   |                  |   |
| 31. Animals  | X                |   |                  |   |
| 32. Crops-Growing or Harvested. Give particulars.  | X                |   |                  |   |
| 33. Farming equipment and implements.  | X                |   |                  |   |
| 34. Farm supplies, chemicals, and feed.  | X                |   |                  |   |
| 35. Other personal property of any kind not already listed. Itemize.   | X                |   |                  |   |

**Total**  
(Report also on Summary of Schedules) **\$35,143.43**

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.\*

☐ 11 U.S.C. § 522(b)(2)

\* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

☒ 11 U.S.C. § 522(b)(3)

| Description of Property  | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| 00. Real Property  |                                      |                            |   |
| <b>4626 Plymouth Ave Yorkville, IL 60560<br/>(Debtor's Residence)</b>  | 735 ILCS 5/12-901                    | \$ 15,000                  | <b>\$174,000</b>                                      |
| 02. Checking, savings or other   |                                      |                            |   |
| <b>checking account with - Bank of America</b>   | 735 ILCS 5/12-1001(b)                | \$ 5                       | <b>\$1</b>  |
| <b>shares account with - Chicago Patrolmens FCU</b>  | 735 ILCS 5/12-1001(b)                | \$ 5                       | <b>\$1</b>  |
| <b>savings account with - Chicago Patrolmens FCU</b>   | 735 ILCS 5/12-1001(b)                | \$ 15                      | <b>\$10</b>   |
| <b>checking account with - Fifth Third Bank</b>  | 735 ILCS 5/12-1001(b)                | \$ 500                     | <b>\$200</b>  |
| 04. Household goods and furnishings.   |                                      |                            |   |
| <b>Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.</b> | 735 ILCS 5/12-1001(b)                | \$ 1,500                   | <b>\$1,500</b>  |
| 12. Interest in IRA, ERISA, Keo  |                                      |                            |   |
| <b>401(k) w/ Employer/Former Employer - 100% Exempt.</b>   | 11 U.S.C. 522(b)(3)(C)               | In Full                    | <b>\$2,451</b>  |
| <b>Pension w/ Employer/Former Employer - 100% Exempt.</b>  | 11 U.S.C. 522(b)(3)(C)               | In Full                    | <b>\$5,980</b>  |
| 25. Autos, Truck, Trailers and   |                                      |                            |   |
| <b>2014 Dodge Challenger</b>   | 735 ILCS 5/12-1001(c)                | \$ 2,400                   | <b>\$20,000</b>                                       |

\* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

| Creditor's Name and Mailing Address<br>Including Zip and Account Number<br>(See Instructions Above)  | Codebtor | H<br>W<br>J<br>C | * Date Claim was Incurred<br>* Nature of Lien<br>*Value of Property Subject to Lien<br>*Description of Property   | Contingent | Unliquidated | Disputed | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, If Any |
|--|----------|------------------|---|------------|--------------|----------|---|---------------------------|
|  |          |                  |   |            |              |          |   |                           |
| 1 <b>Kendall County Treasurer</b><br>PIN #02-04-429-007<br>111 Fox St.<br>Yorkville IL 60560<br><br><b>Acct #:</b>                         |          |                  | <i>Dates:</i><br><i>Nature of Lien:</i> Property Taxes<br><i>Market Value :</i> \$174,000.00<br><i>Intention:</i> Surrender<br><i>*Description:</i> 4626 Plymouth Ave Yorkville, IL 60560<br>(Debtor's Residence) |            |              |          | \$6,949   | \$6,949                   |
| 2 <b>Springleaf Financial S</b><br>Attn: Bankruptcy Dept.<br>3172 N Lincoln Ave<br>Chicago IL 60657<br><br><b>Acct #: 9140895003704790</b> |          | H                | <i>Dates:</i> 2014-2015<br><i>Nature of Lien:</i> Non-Purchase Money Security<br><i>Market Value :</i> \$5,000.00<br><i>Intention:</i> Surrender<br><i>*Description:</i> 2007 Chevrolet Impala                    |            |              |          | \$7,149   | \$2,149                   |
| 3 <b>US BANK</b><br>Attn: Bankruptcy Dept.<br>Po Box 5227<br>Cincinnati OH 45201<br><br><b>Acct #: 514154930</b>                           |          | H                | <i>Dates:</i> 2014-09-18<br><i>Nature of Lien:</i> Lien on Vehicle - PMSI<br><i>Market Value :</i> \$20,000.00<br><i>Intention:</i> Surrender<br><i>*Description:</i> 2014 Dodge Challenger                       |            |              |          | \$33,495  | \$13,495                  |

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| Creditor's Name and Mailing Address<br>Including Zip and Account Number<br>(See Instructions Above)   | Code Debtor | H<br>W<br>J<br>C | * Date Claim was Incurred<br>* Nature of Lien<br>*Value of Property Subject to Lien<br>*Description of Property   | Contingent | Unliquidated | Disputed | Amount of<br>Claim Without<br>Deducting<br>Value of<br>Collateral | Unsecured<br>Portion, If<br>Any |
|---|-------------|------------------|---|------------|--------------|----------|---|---------------------------------|
| 4 <b>US BANK HOME Mortgage</b><br>Attn: Bankruptcy Dept.<br>4801 Frederica St<br>Owensboro KY 42301<br><br><b>Acct #: 5159902766653</b>       |             | H                | Dates: 2012-2015<br>Nature of Lien: Mortgage<br>Market Value : \$174,000.00<br>Intention: Surrender<br>*Description: 4626 Plymouth Ave Yorkville, IL<br>60560<br>(Debtor's Residence) |            |              |          | \$135,524   | \$0                             |
| 5 <b>US Department of Housing</b><br>Attn: Bankruptcy Department<br>Ralph Metcalf Federal Building<br>Chicago IL 60604<br><br><b>Acct #:</b>  |             |                  | Dates:<br>Nature of Lien: Mortgage<br>Market Value : \$174,000.00<br>Intention: Surrender<br>*Description: 4626 Plymouth Ave Yorkville, IL<br>60560<br>(Debtor's Residence)           |            |              |          | \$5,000   | \$5,000                         |
| 6 <b>Yorkville SSA No.2005-109 Bristol Ba</b><br>David Taussig & Assoc, Inc.<br>5000 Birch St<br>Newport Beach CA 92660<br><br><b>Acct #:</b> |             |                  | Dates:<br>Nature of Lien: Statutory Lien<br>Market Value : \$174,000.00<br>Intention: Surrender<br>*Description: 4626 Plymouth Ave Yorkville, IL<br>60560<br>(Debtor's Residence)     |            |              |          | \$27,661  | \$27,661                        |
| <b>Total</b><br>(Report also on Summary of Schedules)   |             |                  |   |            |              |          | <b>\$215,778</b>  | <b>\$55,254</b>                 |

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ **Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of Credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**  
Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and certain other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to maintain the capital of insured depository institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for death or personal injury while debtor was intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| Creditor's Name, Mailing Address<br>Including Zip Code and Account Number<br>(See Instructions Above) | Code debtor | H<br>W<br>J<br>C | Date Claim Was Incured and<br>Consideration For Claim | Contingent | Unliquidated | Disputed | Amount<br>of Claim | Amount<br>Entitled<br>to<br>Priority |
|---|-------------|------------------|---|------------|--------------|----------|--------------------|--------------------------------------|
| [X] None  |             |                  |   |            |              |          |                    |                                      |
| <b>Total Amount of Unsecured Priority Claims</b><br>(Report also on Summary of Schedules)             |             |                  |   |            |              |          | <b>\$0</b>         |                                      |



## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| Creditor's Name, Mailing Address Including Zip Code and Account Number<br>(See Instructions Above)  | Codebtor<br>H<br>W<br>J<br>C | Date Claim Was Incurred and Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|------------------------------|---|------------|--------------|----------|-----------------|
| 1 <b><u>77th St Depot FCU</u></b><br><br>5401 S. Wentworth<br>Chicago IL 60609<br><br><b>Acct #: 0009036-59 and 0009036-61</b>              |                              | Dates:<br>Reason: <b>Personal Loan</b>  |            |              |          | <b>\$4,216</b>  |
| 2 <b><u>Arnold Scott Harris PC</u></b><br>Bankruptcy Department<br>111 W. Jackson Blvd., Ste. 600<br>Chicago IL 60604<br><br><b>Acct #:</b> |                              | Dates:<br>Reason:   |            |              |          | <b>\$300</b>    |
| 3 <b><u>CAP1/Bstby</u></b><br>Attn: Bankruptcy Dept.<br>26525 N Riverwoods Blvd<br>Mettawa IL 60045<br><br><b>Acct #: NULL</b>              | H                            | Dates: <b>2011-2013</b><br>Reason: <b>Credit Card or Credit Use</b>                             |            |              |          | <b>\$1,897</b>  |
| 4 <b><u>Capital ONE BANK USA N</u></b><br>Attn: Bankruptcy Dept.<br>15000 Capital One Dr<br>Richmond VA 23238<br><br><b>Acct #: NULL</b>    | H                            | Dates: <b>2008-2015</b><br>Reason: <b>Credit Card or Credit Use</b>                             |            |              |          | <b>\$4,506</b>  |

**UNITED STATES BANKRUPTCY COURT**

**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS**

| Creditor's Name, Mailing Address Including<br>Zip Code and Account Number<br>(See Instructions Above)  | Code debtor | H<br>W<br>J<br>C | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
|--|-------------|------------------|--|------------|--------------|----------|--------------------|
| 5 <b><u>CBNA</u></b><br>Attn: Bankruptcy Dept.<br>50 Northwest Point Road<br>Elk Grove Village IL 60007<br><br><b>Acct #: NULL</b>                       |             | H                | Dates: <b>2011-2015</b><br>Reason: <b>Credit Card or Credit Use</b>                                |            |              |          | <b>\$1,902</b>     |
| 6 <b><u>Chicago Patrolmans FCU</u></b><br>Attn: Bankruptcy Dept.<br>1359 W Washington Blvd<br>Chicago IL 60607<br><br><b>Acct #: 614920001</b>           |             | H                | Dates: <b>2015-2015</b><br>Reason: <b>Personal Loan</b>  |            |              |          | <b>\$1,129</b>     |
| 7 <b><u>Credit ONE BANK NA</u></b><br>Attn: Bankruptcy Dept.<br>Po Box 98875<br>Las Vegas NV 89193<br><br><b>Acct #: NULL</b>                            |             | H                | Dates: <b>2008-2015</b><br>Reason: <b>Credit Card or Credit Use</b>                                |            |              |          | <b>\$2,122</b>     |
| 8 <b><u>Eagle Insurance Agency ACAR Premium I</u></b><br>Bankruptcy Dept<br>3517 N Spaulding Ave<br>Chicago IL 60618<br><br><b>Acct #: 21027974</b>      |             |                  | Dates: <b>2015</b><br>Reason: <b>Debt Owed</b>   |            |              |          | <b>\$952</b>       |
| 9 <b><u>EGS Financial Care, Inc.</u></b><br>Bankruptcy Dept<br>4740 Baxter Road<br>Virginia Beach VA 23462<br><br><b>Acct #: 6153</b>                    |             |                  | Dates: <b>2015</b><br>Reason: <b>Credit Card or Credit Use</b>                                     |            |              |          | <b>\$1,982</b>     |
| 10 <b><u>One Advantage, LLC</u></b><br>Bankruptcy Dept<br>7650 Magna Drive<br>Belleville IL 62223<br><br><b>Acct #: 13510460</b>                         |             |                  | Dates: <b>2015</b><br>Reason: <b>Credit Card or Credit Use</b>                                     |            |              |          | <b>\$250</b>       |
| 11 <b><u>Rush Copley Medical Center</u></b><br>Bankruptcy Department<br>2000 Ogden Avenue<br>Aurora IL 60504<br><br><b>Acct #: 39506266 and 40182016</b> |             |                  | Dates:<br>Reason: <b>Medical/Dental Services</b>   |            |              |          | <b>\$553</b>       |

**UNITED STATES BANKRUPTCY COURT**

**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS**

| Creditor's Name, Mailing Address Including<br>Zip Code and Account Number<br>(See Instructions Above)                     | Code Debtor | H<br>W<br>J<br>C | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |
|---|-------------|------------------|--|------------|--------------|----------|--------------------|
| 12 <u>Syncb/Amazon</u><br>Attn: Bankruptcy Dept.<br>Po Box 965015<br>Orlando FL 32896<br><br><b>Acct #: NULL</b>          |             | H                | Dates: <b>2013-2015</b><br>Reason: <b>Credit Card or Credit Use</b>                                |            |              |          | <b>\$1,877</b>     |
| 13 <u>Syncb/CARE CREDIT</u><br>Attn: Bankruptcy Dept.<br>950 Forrer Blvd<br>Kettering OH 45420<br><br><b>Acct #: NULL</b> |             | H                | Dates: <b>2015-2015</b><br>Reason: <b>Credit Card or Credit Use</b>                                |            |              |          | <b>\$4,644</b>     |
| 14 <u>Syncb/WALMART DC</u><br>Attn: Bankruptcy Dept.<br>Po Box 965024<br>Orlando FL 32896<br><br><b>Acct #: NULL</b>      |             | H                | Dates: <b>2012-2015</b><br>Reason: <b>Credit Card or Credit Use</b>                                |            |              |          | <b>\$1,982</b>     |
| 15 <u>United City of Yorkville</u><br>WSB Dept #2040<br>PO Box 5905<br>Carol Stream IL 60197<br><br><b>Acct #:</b>        |             |                  | Dates:<br>Reason: <b>Debt Owed</b>   |            |              |          | <b>\$230</b>       |
| 16 <u>Whole Child Pediatrics</u><br><br>PO Box 141<br>Northbrook IL 60065<br><br><b>Acct #:</b>                           |             |                  | Dates:<br>Reason: <b>Medical Debt</b>  |            |              |          | <b>\$1</b>         |
| <b>Total Amount of Unsecured Claims</b><br>(Report also on Summary of Schedules)  |             |                  |  |            |              |          | <b>\$ 28,543</b>   |

**UNITED STATES BANKRUPTCY COURT**

**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐

Check this box if debtor has no executory contracts or unexpired leases.

**Name and Mailing Address,  
Including Zip Code,  
of Other Parties to Lease or Contract.**

**Description of Contract or Lease and Nature of Debtor's  
Interest. State whether Lease is for Non-Residential Real  
Property. State Contract Number or  
Any Government Contract.**

[X] None

**UNITED STATES BANKRUPTCY COURT**

**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

☒

Check this box if debtor has no codebtors.

**Name and Address of CoDebtor**

**Name and Address of the Creditor**

[X] None

Fill in this information to identify your case:

Debtor 1 Winter Michelle Whitehorn  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS

Case Number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

Official Form B 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

|  | Debtor 1  | Debtor 2 or non-filing spouse  |
|--|---|--|
| 1. Fill in your employment information   |   |  |
| If you have more than one job, attach a separate page with information about additional employers. |   |  |
| <b>Employment status</b>   | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed | <input type="checkbox"/> Employed<br><input type="checkbox"/> Not employed |
| Include part-time, seasonal, or self-employed work.  |   |  |
| <b>Occupation</b>  | <u>Bus Driver</u>   |  |
| Occupation may include student or homemaker, if it applies.  |   |  |
| <b>Employers name</b>  | <u>Chicago Transit Authority</u>  |  |
| <b>Employers address</b>   | _____   | _____  |
|  | _____   | _____  |
| <b>How long employed there?</b>  | <u>8</u>  |  |

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|  | For Debtor 1      | For Debtor 2 or non-filing spouse |
|--|-------------------|-----------------------------------|
| 2. <b>List monthly gross wages, salary and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | <u>\$5,914.94</u> | <u>\$0.00</u>                     |
| 3. <b>Estimate and list monthly overtime pay.</b>  | <u>\$0.00</u>     | <u>\$0.00</u>                     |
| 4. <b>Calculate gross income.</b> Add line 2 + line 3.   | <b>\$5,914.94</b> | <b>\$0.00</b>                     |

Debtor 1 Winter Michelle Whitehorn  
First Name Middle Name Last Name  
Case Number (if known)

|  | For Debtor 1          | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| Copy line 4 here . . . . .   | 4. <b>\$5,914.94</b>  | <b>\$0.00</b>                     |
| <b>5. List all payroll deductions:</b>   |                       |                                   |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$1,671.43        | \$0.00                            |
| 5b. Mandatory contributions for retirement plans   | 5b. \$598.89          | \$0.00                            |
| 5c. Voluntary contributions for retirement plans   | 5c. \$0.00            | \$0.00                            |
| 5d. Required repayments of retirement fund loans   | 5d. \$0.00            | \$0.00                            |
| 5e. Insurance  | 5e. \$372.45          | \$0.00                            |
| 5f. Domestic support obligations   | 5f. \$0.00            | \$0.00                            |
| 5g. Union dues   | 5g. \$65.78           | \$0.00                            |
| 5h. Other deductions. Specify: <u>Life Insurance(D1).</u>  | 5h. \$15.56           | \$0.00                            |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  | 6. \$2,724.11         | \$0.00                            |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.   | 7. <b>\$3,190.83</b>  | <b>\$0.00</b>                     |
| <b>8. List all other income regularly received:</b>  |                       |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. \$0.00            | \$0.00                            |
| 8b. Interest and dividends   | 8b. \$0.00            | \$0.00                            |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. \$ 0.00           | \$ 0.00                           |
| 8d. Unemployment compensation  | 8d. \$0.00            | \$0.00                            |
| 8e. Social Security  | 8e. \$0.00            | \$0.00                            |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____   | 8f. \$0.00            | \$0.00                            |
| 8g. Pension or retirement income   | 8g. \$0.00            | \$0.00                            |
| 8h. Other monthly income. Specify: _____   | 8h. \$0.00            | \$0.00                            |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  | 9. \$0.00             | \$0.00                            |
| 10. Calculate monthly income. Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.   | 10. <b>\$3,190.83</b> | <b>\$0.00</b>                     |
|  |                       | = <b>\$3,190.83</b>               |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ |                       |                                   |
|  |                       | 11. \$0.00                        |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies  |                       |                                   |
|  |                       | 12. <b>\$3,190.83</b>             |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b><br><input checked="" type="checkbox"/> No.<br><input type="checkbox"/> Yes. Explain:  |                       |                                   |

Fill in this information to identify your case:

Debtor 1 Winter Michelle Whitehorn  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS

Case Number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household.

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☒ No.
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

16

- ☐ No
- ☒ Yes

Son

11

- ☐ No
- ☒ Yes

☒ No

☐ Yes

☒ No

☐ Yes

☒ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,586.00

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$0.00

4d. Homeowner's association or condominium dues

4d. \$0.00



Debtor 1 Winter Michelle Whitehorn Case Number (if known)

First Name Middle Name Last Name

|      |  | Your expenses |
|------|--|---------------|
| 5.   | <b>Additional Mortgage payments for your residence</b> , such as home equity loans   | 5. \$0.00     |
| 6.   | <b>Utilities:</b>  |               |
| 6a.  | Electricity, heat, natural gas   | 6a. \$200.00  |
| 6b.  | Water, sewer, garbage collection   | 6b. \$60.00   |
| 6c.  | Telephone, cell phone, internet, satellite, and cable service  | 6c. \$300.00  |
| 6d.  | Other. Specify: _____  | 6d. \$ 0.00   |
| 7.   | <b>Food and housekeeping supplies</b>  | 7. \$500.00   |
| 8.   | <b>Childcare and children's education costs</b>  | 8. \$100.00   |
| 9.   | <b>Clothing, laundry, and dry cleaning</b>   | 9. \$125.00   |
| 10.  | <b>Personal care products and services</b>   | 10. \$90.00   |
| 11.  | <b>Medical and dental expenses</b>   | 11. \$50.00   |
| 12.  | <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$550.00  |
| 13.  | <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$75.00   |
| 14.  | <b>Charitable contributions and religious donations</b>  | 14. \$0.00    |
| 15.  | <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |               |
| 15a. | Life insurance   | 15a. \$48.00  |
| 15b. | Health insurance   | 15b. \$0.00   |
| 15c. | Vehicle insurance  | 15c. \$292.00 |
| 15d. | Other insurance. Specify: _____  | 15d. \$0.00   |
| 16.  | <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16. \$0.00    |
| 17.  | <b>Installment or lease payments:</b>  |               |
| 17a. | Car payments for Vehicle 1   | 17a. \$0.00   |
| 17b. | Car payments for Vehicle 2   | 17b. \$0.00   |
| 17c. | Other. Specify: _____  | 17c. \$0.00   |
| 17d. | Other. Specify: _____  | 17d. \$0.00   |
| 18.  | <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).</b> | 18. \$0.00    |
| 19.  | <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | 19. \$0.00    |
| 20.  | <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |               |
| 20a. | Mortgages on other property  | 20a. \$ 0.00  |
| 20b. | Real estate taxes  | 20b. \$ 0.00  |
| 20c. | Property, homeowner's, or renter's insurance   | 20c. \$ 0.00  |
| 20d. | Maintenance, repair, and upkeep expenses   | 20d. \$ 0.00  |
| 20e. | Homeowner's association or condominium dues  | 20e. \$ 0.00  |

Debtor 1 Winter Michelle Whitehorn Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

|  |        |            |
|--|--------|------------|
| 21. <b>Other.</b> Specify: _____   | 21.    | \$0.00     |
| 22.. <b>Your monthly expense:</b> Add lines 4 through 21.<br>The result is your monthly expenses.  | 22.    | \$3,976.00 |
| 23. <b>Calculate your monthly net income.</b>  |        |            |
| 23a. Copy line 12 (your combined monthly income) from <i>Schedule I</i> .  | 23a.   | \$3,190.83 |
| 23b. Copy your monthly expenses from line 22 above.  | 23b. - | \$3,976.00 |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your <i>monthly net income</i> .  | 23c.   | -\$785.17  |
| 24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b><br>For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |        |            |
| <input checked="checked" type="checkbox"/> No<br><input type="checkbox"/> Yes. Explain Here:   |        |            |

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 09/24/2015

/s/ Winter Michelle Whitehorn

Winter Michelle Whitehorn

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571**

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571**

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT              | SOURCE                 |
|---------------------|------------------------|
| 2015: \$0           | Business income/(loss) |
| 2014: \$(19,417)    |                        |
| 2013: \$(35,820)    |                        |
| 2015: \$49,462 YTD  | employment             |
| 2014: \$62,302      |                        |
| 2013: \$60,000 est. |                        |



Spouse

| AMOUNT | SOURCE |
|--------|--------|
|--------|--------|

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

NONE

☒

## 02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

NONE

☒

Spouse

AMOUNT

SOURCE

NONE

☒

## 03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address  
of CreditorDates of  
PaymentsAmount  
PaidAmount  
Still Owing

NONE

☒

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address  
of CreditorDates of  
Payment/TransfersAmount Paid or Value of  
TransfersAmount  
Still Owing

NONE

☒

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor &  
Relationship to DebtorDates  
of PaymentsAmount Paid or Value of  
TransfersAmount  
Still Owing

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

NONE

X

## 04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF<br>SUIT AND<br>CASE NUMBER | NATURE<br>OF<br>PROCEEDING | COURT<br>OF AGENCY<br>AND LOCATION | STATUS<br>OF<br>DISPOSITION |
|---------------------------------------|----------------------------|------------------------------------|-----------------------------|
|---------------------------------------|----------------------------|------------------------------------|-----------------------------|

NONE

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and Address of Person<br>for Whose Benefit Property<br>was Seized | Date<br>of<br>Seizure | Description<br>and Value<br>of Property |
|--|-----------------------|---|
|--|-----------------------|---|

NONE

X

## 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and Address of Creditor<br>or Seller | Date of Repossession, Foreclosure<br>Sale, Transfer or Return | Description and<br>Value of Property |
|---|---|--------------------------------------|
|---|---|--------------------------------------|

NONE

X

## 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and<br>Address of<br>Assignee | Date<br>of<br>Assignment | Terms of<br>Assignment or<br>Settlement |
|------------------------------------|--------------------------|---|
|------------------------------------|--------------------------|---|

NONE

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and<br>Address<br>of Custodian | Name & Location<br>of Court Case<br>Title & Number | Date<br>of<br>Order | Description<br>and Value of<br>Property |
|-------------------------------------|--|---------------------|---|
|-------------------------------------|--|---------------------|---|

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

NONE

**X**

## 07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and Address of Person<br>or<br>Organization | Relationship<br>to Debtor,<br>If Any | Date<br>of<br>Gift | Description<br>and Value<br>of Gift |
|--|--------------------------------------|--------------------|-------------------------------------|
|--|--------------------------------------|--------------------|-------------------------------------|

NONE

**X**

## 08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Description and<br>Value<br>of Property | Description of Circumstances and,<br>if Loss Was Covered in Whole or in<br>Part by Insurance, Give Particulars | Date<br>of<br>Loss |
|---|--|--------------------|
|---|--|--------------------|

## 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

| Name and<br>Address<br>of Payee   | Date of Payment,<br>Name of Payer if<br>Other Than Debtor | Amount of Money or<br>Description and<br>Value of Property |
|---|---|--|
| <b>Geraci Law, LLC</b><br><b>55 E Monroe St Suite #3400</b><br><b>Chicago, IL 60603</b> |   | <b>Payment/Value:</b><br><b>\$1,000.00</b>                 |

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

| Name and<br>Address<br>of Payee  | Date of Payment,<br>Name of Payer if<br>Other Than Debtor | Amount of Money or description<br>and<br>Value of Property |
|--|---|--|
| <b>Hananwill Credit Counseling,</b><br><b>115 N. Cross St., Robinson,</b><br><b>IL 62454</b> | <b>2015</b>   | <b>\$20.00</b>   |

NONE

**X**

## 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and Address of<br>Transferee, Relationship<br>to Debtor | Date | Describe Property Transferred<br>and<br>Value Received |
|--|------|--|
|--|------|--|

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

NONE

X

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| Name of<br>Trust or<br>other Device | Date(s)<br>of<br>Transfer(s) | Amount and Date<br>of Sale or<br>Closing |
|-------------------------------------|------------------------------|--|
|                                     |                              |  |

NONE

X

## 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and<br>Address of<br>Institution | Type of Account, Last Four Digits of<br>Account Number, and Amount of<br>Final Balance | Amount and<br>Date of Sale or<br>Closing |
|---------------------------------------|--|--|
|                                       |  |  |

NONE

X

## 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and Address of Bank or<br>Other Depository | Names & Addresses of Those With<br>Access to Box or depository | Description of<br>Contents | Date of Transfer or<br>Surrender, if Any |
|---|--|----------------------------|--|
|   |  |                            |  |

NONE

X

## 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and Address<br>of Creditor | Date<br>of Setoff | Amount<br>of Setoff |
|---------------------------------|-------------------|---------------------|
|                                 |                   |                     |

NONE

X

## 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

| Name and Address<br>of Owner | Description and<br>Value of Property | Location<br>of Property |
|------------------------------|--------------------------------------|-------------------------|
|                              |                                      |                         |



## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

NONE

X

## 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| Address | Name<br>Used | Dates of<br>Occupancy |
|---------|--------------|-----------------------|
|         |              |                       |

NONE

X

## 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

| Name |
|------|
|      |

NONE

X

## 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

X

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| Site Name<br>and Address | Name and Address<br>of Governmental Unit | Date<br>of Notice | Environmental<br>Law |
|--------------------------|--|-------------------|----------------------|
|                          |  |                   |                      |

NONE

X

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| Site Name<br>and Address | Name and Address<br>of Governmental Unit | Date<br>of Notice | Environmental<br>Law |
|--------------------------|--|-------------------|----------------------|
|                          |  |                   |                      |

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

NONE

X

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| Name and Address of<br>Governmental Unit | Docket<br>Number | Status of<br>Disposition |
|--|------------------|--------------------------|
|--|------------------|--------------------------|

## 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

| Name & Last Four Digits of<br>Soc. Sec. No./Complete EIN or<br>Other TaxPayer I.D. No. | Address   | Nature<br>of<br>Business      | Beginning<br>and<br>Ending Dates |
|--|---|-------------------------------|----------------------------------|
| <b>W And W Limo Service<br/>#3166</b>  | <b>4626 Plymouth Ave<br/>Yorkville IL 60560</b> | <b>Taxi Limousine Service</b> | <b>FROM 2011 To 9/2014</b>       |

NONE

X

b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.

| Name | Address |
|------|---------|
|------|---------|

NONE

X

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| Name<br>and Address | Dates Services<br>Rendered |
|---------------------|----------------------------|
|---------------------|----------------------------|

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**STATEMENT OF FINANCIAL AFFAIRS**

NONE

**X**

19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

| Name | Address | Dates Services<br>Rendered |
|------|---------|----------------------------|
|      |         |                            |

NONE

**X**

19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

| Name | Address |
|------|---------|
|      |         |

NONE

**X**

19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two (2) years immediately preceding the commencement of this case.

| Name and<br>Address | Date<br>Issued |
|---------------------|----------------|
|                     |                |

NONE

**X**

**20. INVENTORIES**

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| Date<br>of<br>Inventory | Inventory<br>Supervisor | Dollar Amount of Inventory<br>(specify cost, market or other<br>basis) |
|-------------------------|-------------------------|--|
|                         |                         |  |

NONE

**X**

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

| Date<br>of Inventory | Name and Addresses of Custodian<br>of Inventory Records |
|----------------------|---|
|                      |   |

NONE

**X**

**21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:**

a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.

| Name<br>and Address | Nature<br>of Interest | Percentage of<br>Interest |
|---------------------|-----------------------|---------------------------|
|                     |                       |                           |

NONE

**X**

21b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.

| Name<br>and Address | Title | Nature and Percentage of<br>Stock Ownership |
|---------------------|-------|---|
|                     |       |   |

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**STATEMENT OF FINANCIAL AFFAIRS**

NONE

**X**

**22. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:**

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

| Name | Address | Date of Withdrawal |
|------|---------|--------------------|
|      |         |                    |

NONE

**X**

**22b.** If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case.

| Name and Address | Title | Date of Termination |
|------------------|-------|---------------------|
|                  |       |                     |

NONE

**X**

**23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTION BY A CORPORATION:**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

| Name and Address of Recipient, Relationship to Debtor | Date and Purpose of Withdrawal | Amount of Money or Description and value of Property |
|---|--------------------------------|--|
|   |                                |  |

NONE

**X**

**24. TAX CONSOLIDATION GROUP:**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

| Name of Parent Corporation | Taxpayer Identification Number (EIN) |
|----------------------------|--------------------------------------|
|                            |                                      |

NONE

**X**

**25. PENSION FUNDS:**

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

| Name of Pension Fund | TaxPayer Identification Number (EIN) |
|----------------------|--------------------------------------|
|                      |                                      |

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**STATEMENT OF FINANCIAL AFFAIRS**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 09/24/2015

**/s/ Winter Michelle Whitehorn**

**Winter Michelle Whitehorn**

***Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18  
U.S.C. Sections 152 and 3571***

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

**PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)**

|  |   |
|--|---|
| <b>Property No. 1</b>  |   |
| Creditor's Name:<br><b>Kendall County Treasurer</b><br>PIN #02-04-429-007<br>111 Fox St.<br>Yorkville IL 60560   | Describe Property Securing Debt:<br>4626 Plymouth Ave Yorkville, IL 60560<br>(Debtor's Residence) |
| Property will be (check one):<br><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained   |   |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 110 U.S.C. § 522(f)). |   |
| Property is (check one):<br><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt   |   |

|  |   |
|--|---|
| <b>Property No. 2</b>  |   |
| Creditor's Name:<br><b>Springleaf Financial S</b><br>Attn: Bankruptcy Dept.<br>3172 N Lincoln Ave<br>Chicago IL 60657  | Describe Property Securing Debt:<br>2007 Chevrolet Impala |
| Property will be (check one):<br><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained   |   |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 110 U.S.C. § 522(f)). |   |
| Property is (check one):<br><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt   |   |

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

## DEBTOR'S STATEMENT OF INTENTION

**Property No. 3**

Creditor's Name:

**US BANK**

Attn: Bankruptcy Dept.

Po Box 5227

Cincinnati OH 45201

Describe Property Securing Debt:

2014 Dodge Challenger

Property will be (check one):

☒ Surrendered☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 110 U.S.C. § 522(f)).

Property is (check one):

☒ Claimed as exempt☐ Not claimed as exempt**Property No. 4**

Creditor's Name:

**US BANK HOME Mortgage**

Attn: Bankruptcy Dept.

4801 Frederica St

Owensboro KY 42301

Describe Property Securing Debt:

4626 Plymouth Ave Yorkville, IL 60560

(Debtor's Residence)

Property will be (check one):

☒ Surrendered☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 110 U.S.C. § 522(f)).

Property is (check one):

☒ Claimed as exempt☐ Not claimed as exempt

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No. 5

Creditor's Name:

US Department of Housing

Attn: Bankruptcy Department  
Ralph Metcalf Federal Building  
Chicago IL 60604

Describe Property Securing Debt:

4626 Plymouth Ave Yorkville, IL 60560  
(Debtor's Residence)

Property will be (check one):

☒ Surrendered

☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

☐ Reaffirm the debt

☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 110 U.S.C. § 522(f)).

Property is (check one):

☐ Claimed as exempt

☒ Not claimed as exempt

Property No. 6

Creditor's Name:

Yorkville SSA No.2005-109 Bristol Bay1

David Taussig & Assoc, Inc.  
5000 Birch St  
Ste 6000Newport Beach CA 92660

Describe Property Securing Debt:

4626 Plymouth Ave Yorkville, IL 60560  
(Debtor's Residence)

Property will be (check one):

☒ Surrendered

☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

☐ Reaffirm the debt

☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 110 U.S.C. § 522(f)).

Property is (check one):

☐ Claimed as exempt

☒ Not claimed as exempt



**UNITED STATES BANKRUPTCY COURT**

**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**DEBTOR'S STATEMENT OF INTENTION**

**PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)**

|                               |                                  |  |
|-------------------------------|----------------------------------|--|
| <b>Property No.</b>           |                                  |  |
| Lessor's Name:<br><b>None</b> | Describe Property Securing Debt: | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> Yes <input type="checkbox"/> No |

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

**Dated: 09/24/2015**

**/s/ Winter Michelle Whitehorn**

**Winter Michelle Whitehorn**

**X Date & Sign**

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

**The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:**

|   |                               |
|---|-------------------------------|
| For legal services, Debtor(s) agrees to pay and I have agreed to accept       | <b>\$2,995.00</b>             |
| Prior to the filing of this Statement, Debtor(s) has paid and I have received | <b>\$1,000.00</b>             |
| The Filing Fee has been paid.   | <b>Balance Due \$1,995.00</b> |

2. The source of the compensation paid to me was:

☒ Debtor(s) ☐ Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

☒ Debtor(s) ☐ Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**

**5. The Service rendered or to be rendered include the following:**

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Fee does **NOT** include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to another chapter.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

*Respectfully Submitted,*

Date: 09/24/2015

**/s/ Laura R. Caputo**

Laura R. Caputo  
GERACI LAW L.L.C.  
55 E. Monroe Street #3400  
Chicago, IL 60603  
Phone: 312-332-1800  
Fax: 877-247-1960

Date: **8/24/2015**

Consultation Attorney: **LRR**

Record #: **670-570**



## Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 2995. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

**Debts not discharged** if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

**Representation limited to Bankruptcy Court** We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

Dated: 8/24/15

X Winter Whitehorn  
Winter Whitehorn (Debtor)

X \_\_\_\_\_  
(Joint Debtor)

X [Signature]  
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

**UNITED STATES BANKRUPTCY COURT**

**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Winter Michelle Whitehorn / Debtor**

Bankruptcy Docket #:

Judge:

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

**I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.**

**Dated: 09/24/2015**

**/s/ Winter Michelle Whitehorn**

**Winter Michelle Whitehorn**

**X Date & Sign**

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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**UNITED STATES BANKRUPTCY COURT****NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors****Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 09/24/2015

/s/ Winter Michelle Whitehorn

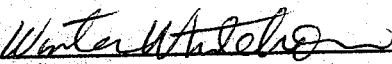
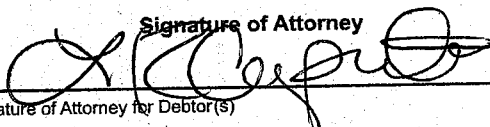
Winter Michelle Whitehorn

Dated: 09/24/2015

/s/ Laura R. Caputo

Attorney: Laura R. Caputo

B1 (Official Form 1) (12/11)

|  |  |
|--|--|
| <p style="text-align: center;"><b>Voluntary Petition</b><br/><small>This page must be completed and filed in every case.</small></p>   | <p style="text-align: center;"><b>Name of Joint Debtor(s)</b><br/><b>Winter Michelle Whitehorn</b></p>   |
| <b>Signatures</b>  |  |
| <p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div style="text-align: center; margin-top: 20px;"><br/><b>Winter Michelle Whitehorn</b><br/>Dated: <u>9/24</u>/2015</div> | <p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p>Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <div style="margin-top: 20px;"><p>_____<br/>(Signature of Foreign Representative)</p><p>_____<br/>(Printed Name of Foreign Representative)</p></div>  |
| <b>&lt;&lt; Sign &amp; Date on Those Lines</b>   |  |
| <p style="text-align: center;"><b>Signature of Attorney</b></p> <div style="text-align: center; margin-top: 20px;"><br/>_____<br/>Signature of Attorney for Debtor(s)<br/><b>Laura R. Caputo</b><br/>Printed Name of Attorney for Debtor(s)<br/><b>GERACI LAW L.L.C.</b><br/><b>55 E. Monroe St., #3400</b><br/><b>Chicago, IL 60603</b><br/><b>Phone: 312-332-1800</b><br/>Dated: <u>9/24</u>/2015</div> <p><small>* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>  | <p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <div style="margin-top: 20px;"><p>_____<br/>Printed Name and title, if any, of Bankruptcy Petition Preparer</p><p>_____<br/>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)<br/>(Required by 11 U.S.C. § 110.)</p><p>_____<br/>Address</p><p>_____<br/>Date</p><p>_____<br/>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p><p>_____<br/>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p><p>_____<br/>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p><p><small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</small></p></div> |
| <p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>_____<br/>Signature of Authorized Individual</p> <p>_____<br/>Printed Name of Authorized Individual</p> <p>_____<br/>Title of Authorized Individual</p> <p>_____<br/>Date</p>  |  |

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 9/24/2015

Winter Michelle Whitehorn

X Date & Sign



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 9/24/2015

Winter Michelle Whitehorn  
**Winter Michelle Whitehorn**

**X Date & Sign**

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571**

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)**

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

**THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE**

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

**THIS SECTION ONLY APPLIES TO CORPORATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE**

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**STATEMENT OF FINANCIAL AFFAIRS**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 9/24/2015

Winter Michelle Whitehorn

Winter Michelle Whitehorn

**X Date & Sign**

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18  
U.S.C. Sections 152 and 3571**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No. 5

Creditor's Name:

Yorkville SSA No.2005-109 Bristol Bay1

David Taussig & Assoc, Inc.

5000 Birch St

Ste 6000Newport Beach CA 92660

Describe Property Securing Debt:

4626 Plymouth Ave Yorkville, IL 60560

(Debtor's Residence)

Property will be (check one):

☒ Surrendered

☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

☐ Reaffirm the debt

☐ Other. Explain \_\_\_\_\_ (for example, avoid lien using 110 U.S.C. § 522(f)).

Property is (check one):

☐ Claimed as exempt

☒ Not claimed as exempt

**PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)**

Property No.

Lessor's Name:

None

Describe Property Securing Debt:

Lease will be

assumed pursuant to

11 U.S.C. § 365(p)(2):

☐ Yes ☐ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 9/24/2015

Winter Michelle Whitehorn

X Date & Sign

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Winter Michelle Whitehorn / Debtor

Bankruptcy Docket #:

Judge:

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

**I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.**

Dated: 9/24/2015

Winter Michelle Whitehorn  
Winter Michelle Whitehorn

**X Date & Sign**

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Debtor 1 Winter Michelle Whitehorn  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

8. **Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.....

For you .....

For your spouse .....

\$0.00

\$0.00

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$0.00

\$0.00

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. ....

10b. ....

10c. Total amounts from separate pages, if any.

\$0.00

\$ 0.00

\$ 0.00

\$0.00

\$0.00

\$0.00

\$6,342.94

+

\$0.00

= \$6,342.94

11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

Part 2: **Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11..... Copy line 11 here

12a. \$6,342.94

x 12

Multiply by 12 (the number of months in a year).

12b. \$76,115.28

12b. The result is your annual income for this part of the form.

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

IL

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household .....

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

13. \$73,516.00

14. **How do the lines compare?**

14a. ☐ line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☒ line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.

Part 3: **Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Winter Whitehorn

Winter Michelle Whitehorn

Date: 9/24/2015

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Debtor 1 Winter Michelle Whitehorn  
First Name Middle Name Last Name

Case Number (if known)

41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form.

x .25

41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I)  
Multiply line 41a by 0.25

Copy  
here →

42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.  
Check the box that applies:

- ☐ Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, *There is no presumption of abuse.* Go to Part 5.
- ☐ Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

Part 4: Give Details About Special Circumstances

43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B).

- ☐ No. Go to Part 5.
- ☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

Average monthly expense  
or income adjustment

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Winter Michelle Whitehorn  
Winter Michelle Whitehorn

Date: Dated: 9/24/2015

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

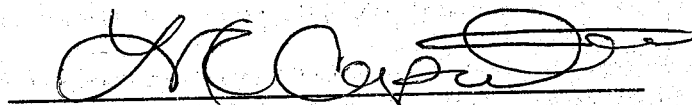
**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 9/24/2015

  
Winter Michelle Whitehorn

X Date & Sign

Dated: 9/24/2015

  
Attorney: Laura R. Caputo